

VII. Details of Transaction

a. Purchase Price		100000.00
b. Alteration/Improvements/Repairs		0.00
c. Land (Acquired Separately)		0.00
d. Balance (Mortgages/Loans/Holdings to be paid off)		0.00
e. Estimated Proportions	g. Details	0.00
f. Estimated Closing Costs	h. Details	0.00
i. PMI/MIP/Funding Fee	j. Details	0.00
k. Escrow	l. Details	0.00
m. Buyer's Stamp Duty		0.00
n. Total Costs (Items c through m)		100000.00
o. Subordinate Lending	p. Details	200000.00
q. Borrowers' Closing Costs paid by Seller/Lender		0.00
r. Other Fees	s. Details	0.00
t. Loan amount (excl. PMI/MIP/Funding Fee financed)		100000.00
u. PMI/MIP/Funding Fee financed		0.00
v. Loan amount (incl. PMI/MIP)		0.00
w. Estimated Borrower		200000.00

Details of Transaction Calculators Calculate

Print Previous Next OK Cancel

Fig. 1

2020-06-22 10:07:02

Details Of Transaction Calculator (2 of 7)

Next > < Previous

Model: ☐ Payment Option: ☐

Line: ☐ Interest Only: ☐

Loan Amount: Amount Disbursed: Loan Position:

Partial: ☐ Interest Rate: Term: First Due Date: Credit Profile:

Delayed Orig Fee: ☐ ADP: ☐

Do Not Waive Fee: ☐ Yes: ☐

Income: ☐ Annual Review: ☐ Yes: ☐ No: ☐

Line Subordinate: ☐ Loan Amount: Loan Period: Loan Term:

Loan Balance: Loan Term:

Previous Next Close Cancel

230

210

240

Fig. 2

310

100720729-020702

Loan to Value Calculator

Purchase Price	100000.00
Appraised Value	100000.00
Base Lender Amount	80000.00
Subordinate Lender	10000.00
Loan to Value	80.0000
Combined LTV	90.0000

Purchase	Appraised	1st Lender Amount	1st LTV	2nd LTV
100,000.00	100,000.00	80,000.00	80.00	90.00

OK Cancel Exit

Fig. 3

SUBORDINATE FINANCING SCREEN-SUBJECT PROPERTY

New Subordinate Financing Lien(Home Equity): 510

Product _____ Payment Option _____ Loan or Line _____
Amt Disbursed _____ Total Loan/Line Amount _____ Term _____ Lien Position _____
Purpose _____ ACH _____ Payment Due Date _____
Waive Deferred Orig _____

Sweep _____ Annual Review _____ 520

Other NEW Financing Totals (NON- Home Equity): 530

Line(s): BAL(s) _____ Pymt(s) _____ Line Limit(s) _____
Loan(s): BAL(s) _____ Pymt(s) _____

Other Financing: Existing

Line(s): BAL(s) _____ Pymt(s) _____ Line Limit(s) _____
Loan(s): BAL(s) _____ Pymt(s) _____

Fig. 5

10072729-020702
2072729-020702

Sales/Origination



Equity Direct Sales Referral Process



Community Banks Referral process



HAMA program

Sells the HAMA program
Completes Loan Application
Orders/Receives Credit Report
Submits 1st and 2nd to Pricing Engines
Auto-Decisions 1st and 2nd
Print 1st Compliance Documents
Upload Initiates
auto-application feed
system
Receives 1st and 2nd Loan Status via
Retention application Identifier
HAMA loans



Sales Account Rep:
Sells the HAMA
Starts Application
Submits 1st and 2nd to Pricing Engines
Uploads Application

Processing/Fulfillment



Processing Center

Completes application with new fields
1 time auto-feed of 2nd application data from Mortgage
Decisions all 'deferred' decisions
Communicates 2nd decisions and status updates to Mortgage Operations
Receives daily change report for 1st changes
Prepares 2nd Compliance Documents
Prepares Closing Package
Fund
Audits Files
Complete the annual review process and item re-recording.



Mortgage Processing Center 1

Processes Applic. with new fields
Submits 1st and 2nd to Pricing Engines
Auto-Decisions 1st and 2nd
Communicates 2nd decisions and status updates to
Operations
Receives 2nd Loan Status via system
Prepares Closing Package
Submits File to Post-Closing



Mortgage Processing Center 2

Processes Applic. with new fields
Pulls Credit Report
Auto-Decisions 1st and 2nd
Decision Initiates the automated info feed
Submits 1st and 2nd to Pricing Engines
Print 1st Compliance Documents
Communicates 2nd decisions and status updates to
Operations
Receives 2nd Loan Status via system
Issues commitment letters



Closing
2 Sets of Closing
Documents for 1st and
2nd sent independently to
the closing agent

Servicing



FDR Processing



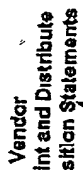
Home Equity Servicing
Billing/Payment Processing
Including CEL
Card Access
Sweep
Annual Review
Collections
Payoff and Refinance
Marketing, etc.



HAMA Customer
Service Call Center
Answer General Questions
Warm Transfers when
required



Mortgage Servicing
Billing/Payment
Processing
Collections
Payoff and Refinance
Marketing, etc.



Vendor
Print and Distribute
Position Statements

602000 6272001

EQUITY

MORTGAGE

(601)

(604)

(608)

(612)

(605)

(611)

(609)

(610)

(614)

(615)

(607)

(618)

(613)

(619)

(617)

(616)

